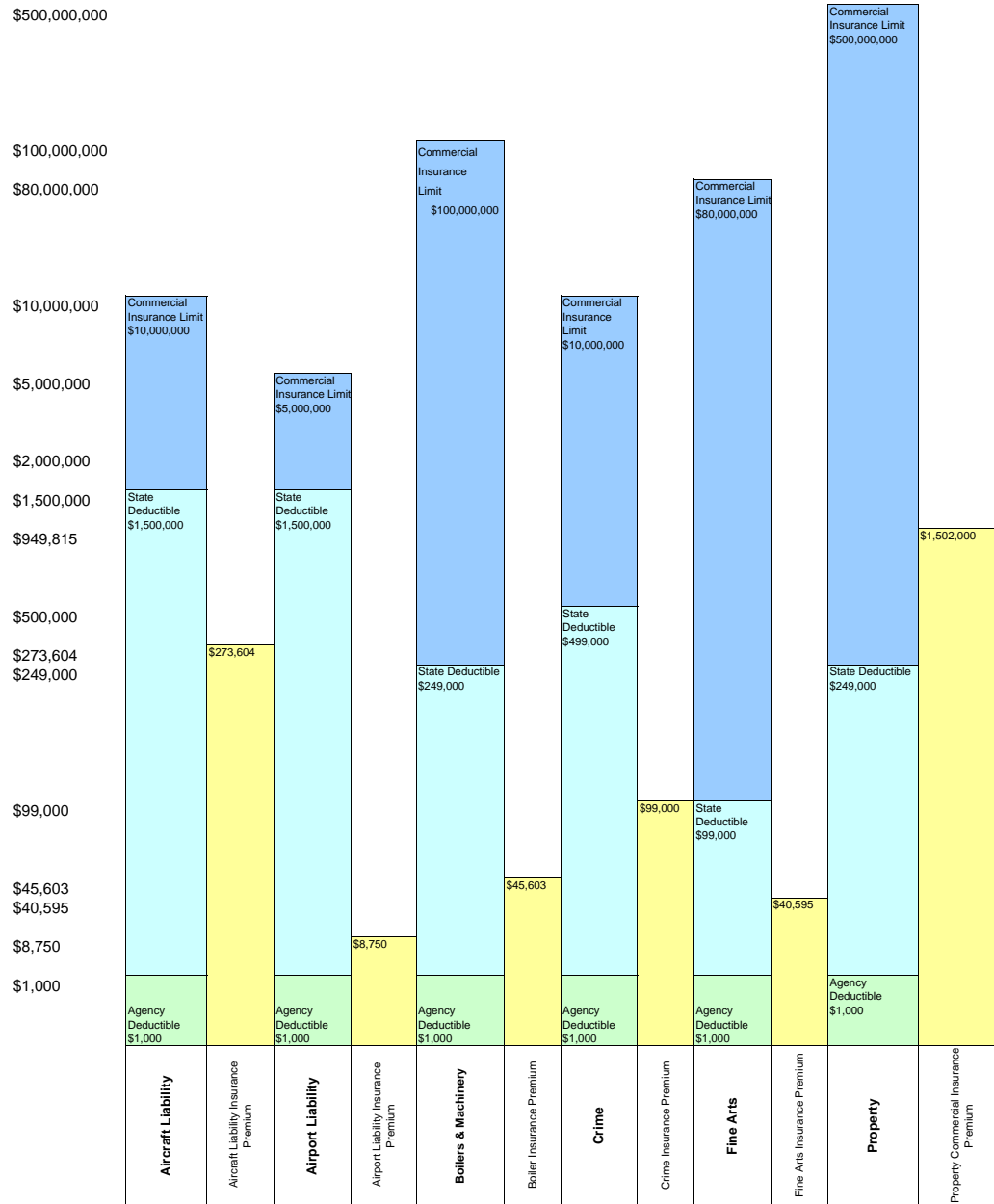


STATE OF MONTANA PROPERTY/CASUALTY INSURANCE PROGRAM FY07 INSURANCE RENEWAL OVERVIEW



Note: The diagram above provides a graphic depiction of the general structure of the State of Montana's primary property/casualty insurance coverages and in no way represents all lines of insurance or all sub-limits currently in effect. Various sub-limits apply.